

**Table II.A.2.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2002: (43 States are shown separately)**

| <b>Division and State</b>   | <b>Two or more plans</b> | <b>Conventional indemnity managed care</b> | <b>Any managed care</b> | <b>Exclusive provider</b> | <b>Mixed provider</b> | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees over 65</b> | <b>With waiting period</b> |
|-----------------------------|--------------------------|--|-------------------------|---------------------------|-----------------------|---------------------------------------|--------------------------------------|----------------------------|
| United States               | 30.3%                    | 14.5%                                      | 90.5%                   | 38.3%                     | 66.1%                 | 12.5%                                 | 12.7%                                | 73.9%                      |
| New England:                |                          |  |                         |                           |                       |                                       |                                      |                            |
| Connecticut                 | 34.3%                    | 13.4%                                      | 90.8%                   | 51.7%                     | 54.5%                 | 11.5%                                 | 13.3%                                | 69.2%                      |
| Maine                       | 27.5%                    | 20.4%                                      | 84.8%                   | 45.8%                     | 50.2%                 | 6.9%                                  | 8.0%                                 | 76.6%                      |
| Massachusetts               | 27.2%                    | 11.0%                                      | 91.9%                   | 67.8%                     | 38.6%                 | 9.1%                                  | 9.5%                                 | 56.9%                      |
| New Hampshire               | 26.6%                    | 10.3%                                      | 92.8%                   | 65.4%                     | 40.5%                 | 10.8%                                 | 9.8%                                 | 76.9%                      |
| Middle Atlantic:            |                          |  |                         |                           |                       |                                       |                                      |                            |
| New Jersey                  | 33.5%                    | 13.3%                                      | 94.7%                   | 42.7%                     | 67.2%                 | 19.9%                                 | 20.1%                                | 75.5%                      |
| New York                    | 28.2%                    | 13.6%                                      | 91.8%                   | 53.2%                     | 49.7%                 | 8.7%                                  | 11.1%                                | 66.9%                      |
| Pennsylvania                | 32.0%                    | 22.0%                                      | 86.3%                   | 39.2%                     | 61.1%                 | 10.5%                                 | 12.4%                                | 62.0%                      |
| East North Central:         |                          |  |                         |                           |                       |                                       |                                      |                            |
| Illinois                    | 31.6%                    | 9.8%                                       | 93.8%                   | 29.0%                     | 79.4%                 | 13.4%                                 | 13.5%                                | 69.0%                      |
| Indiana                     | 28.3%                    | 14.3%                                      | 89.4%                   | 25.4%                     | 75.1%                 | 16.8%                                 | 14.6%                                | 73.9%                      |
| Michigan                    | 26.6%                    | 18.3%                                      | 86.5%                   | 30.3%                     | 68.0%                 | 12.5%                                 | 15.3%                                | 68.3%                      |
| Ohio                        | 28.2%                    | 18.8%                                      | 88.9%                   | 29.4%                     | 72.5%                 | 13.4%                                 | 14.1%                                | 73.0%                      |
| Wisconsin                   | 22.3%                    | 14.0%                                      | 92.2%                   | 27.6%                     | 72.9%                 | 11.4%                                 | 12.5%                                | 78.2%                      |
| West North Central:         |                          |  |                         |                           |                       |                                       |                                      |                            |
| Iowa                        | 26.0%                    | 17.5%                                      | 88.9%                   | 18.6%                     | 77.7%                 | 14.0%                                 | 12.9%                                | 70.7%                      |
| Kansas                      | 23.6%                    | 20.4%                                      | 84.3%                   | 23.7%                     | 68.7%                 | 15.1%                                 | 11.9%                                | 70.8%                      |
| Minnesota                   | 27.6%                    | 30.7%                                      | 77.7%                   | 27.2%                     | 59.2%                 | 15.7%                                 | 14.2%                                | 70.9%                      |
| Missouri                    | 25.3%                    | 14.5%                                      | 90.6%                   | 32.0%                     | 68.5%                 | 14.1%*                                | 11.0%*                               | 73.9%                      |
| Nebraska                    | 18.5%                    | 11.6%                                      | 91.7%                   | 17.0%                     | 81.8%                 | 13.1%                                 | 12.9%                                | 71.2%                      |
| South Atlantic:             |                          |  |                         |                           |                       |                                       |                                      |                            |
| Delaware                    | 39.8%                    | 16.1%                                      | 90.6%                   | 50.0%                     | 59.1%                 | 15.3%                                 | 18.3%                                | 68.2%                      |
| Florida                     | 32.3%                    | 11.6%                                      | 94.5%                   | 44.8%                     | 66.0%                 | 13.9%                                 | 13.9%                                | 77.1%                      |
| Georgia                     | 35.0%                    | 11.0%                                      | 94.0%                   | 36.1%                     | 75.1%                 | 15.2%                                 | 14.6%                                | 72.7%                      |
| Maryland                    | 35.0%                    | 14.2%                                      | 90.9%                   | 41.9%                     | 65.1%                 | 11.0%                                 | 11.8%                                | 73.7%                      |
| North Carolina              | 29.2%                    | 14.6%                                      | 88.5%                   | 24.3%                     | 77.2%                 | 18.3%                                 | 16.4%                                | 82.7%                      |
| South Carolina              | 33.2%                    | 11.9%                                      | 94.7%                   | 28.9%                     | 77.7%                 | 12.7%                                 | 12.8%                                | 75.1%                      |
| Virginia                    | 27.7%                    | 18.8%                                      | 85.3%                   | 36.3%                     | 62.9%                 | 9.7%                                  | 8.9%                                 | 71.1%                      |
| West Virginia               | 24.2%                    | 18.6%                                      | 87.6%                   | 23.7%                     | 74.0%                 | 14.6%                                 | 15.9%                                | 66.7%                      |
| East South Central:         |                          |  |                         |                           |                       |                                       |                                      |                            |
| Alabama                     | 16.7%                    | 23.0%                                      | 80.7%                   | 18.7%                     | 68.4%                 | 12.0%                                 | 10.9%                                | 62.8%                      |
| Kentucky                    | 30.6%                    | 14.5%                                      | 89.1%                   | 24.8%                     | 75.6%                 | 19.3%                                 | 15.7%                                | 74.6%                      |
| Mississippi                 | 20.8%                    | 17.0%                                      | 86.2%                   | 10.3%                     | 78.6%                 | 17.6%                                 | 15.3%                                | 74.5%                      |
| Tennessee                   | 36.2%                    | 14.7%                                      | 93.4%                   | 30.1%                     | 82.5%                 | 16.9%                                 | 17.6%                                | 84.5%                      |
| West South Central:         |                          |  |                         |                           |                       |                                       |                                      |                            |
| Louisiana                   | 27.7%                    | 9.2%                                       | 95.0%                   | 27.9%                     | 78.3%                 | 15.5%                                 | 12.1%                                | 78.9%                      |
| Oklahoma                    | 28.0%                    | 12.0%                                      | 93.0%                   | 27.6%                     | 76.8%                 | 12.0%                                 | 9.5%                                 | 78.1%                      |
| Texas                       | 33.4%                    | 10.1%                                      | 94.1%                   | 26.9%                     | 82.2%                 | 12.8%                                 | 12.8%                                | 81.2%                      |
| Mountain:                   |                          |  |                         |                           |                       |                                       |                                      |                            |
| Arizona                     | 28.1%                    | 7.9%                                       | 96.1%                   | 40.2%                     | 65.6%                 | 8.9%*                                 | 9.7%                                 | 81.6%                      |
| Colorado                    | 28.8%                    | 12.7%                                      | 94.1%                   | 44.6%                     | 63.6%                 | 18.3%                                 | 17.7%                                | 75.8%                      |
| Montana                     | 15.8%                    | 35.6%                                      | 70.1%                   | 9.8%                      | 62.4%                 | 13.1%                                 | 12.9%                                | 69.8%                      |
| Nevada                      | 26.7%                    | 8.8%                                       | 95.8%                   | 31.8%                     | 75.8%                 | 8.3%                                  | 8.2%                                 | 85.5%                      |
| New Mexico                  | 25.2%                    | 14.4%                                      | 89.3%                   | 42.3%                     | 55.8%                 | 9.8%                                  | 10.7%                                | 79.7%                      |
| Utah                        | 29.1%                    | 19.9%                                      | 83.0%                   | 34.1%                     | 60.1%                 | 12.3%                                 | 10.9%                                | 73.2%                      |
| Wyoming                     | 21.9%                    | 52.9%                                      | 53.0%                   | 14.6%                     | 47.1%                 | 13.9%                                 | 12.8%                                | 71.8%                      |
| Pacific:                    |                          |  |                         |                           |                       |                                       |                                      |                            |
| California                  | 38.6%                    | 7.9%                                       | 94.6%                   | 59.3%                     | 56.8%                 | 8.6%                                  | 9.4%                                 | 79.3%                      |
| Hawaii                      | 40.2%                    | 22.5%                                      | 85.2%                   | 61.7%                     | 45.0%                 | 6.8%                                  | 9.0%                                 | 65.0%                      |
| Oregon                      | 25.3%                    | 14.3%                                      | 90.5%                   | 46.0%                     | 59.2%                 | 12.7%                                 | 13.9%                                | 82.1%                      |
| Washington                  | 30.8%                    | 17.8%                                      | 87.8%                   | 30.3%                     | 72.9%                 | 13.2%                                 | 13.2%                                | 82.5%                      |
| States not shown separately | 25.1%                    | 23.0%                                      | 81.8%                   | 26.7%                     | 63.3%                 | 10.8%                                 | 10.3%                                | 76.3%                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.A.2.e(2002) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2002: (43 States are shown separately)**

| <b>Division and State</b>   | <b>Two or more plans</b> | <b>Conventional indemnity</b> | <b>Any managed care</b> | <b>Exclusive provider</b> | <b>Mixed provider</b> | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees over 65</b> | <b>With waiting period</b> |
|-----------------------------|--------------------------|-------------------------------|-------------------------|---------------------------|-----------------------|---------------------------------------|--------------------------------------|----------------------------|
| United States               | 0.51%                    | 0.30%                         | 0.25%                   | 0.68%                     | 0.36%                 | 0.33%                                 | 0.40%                                | 0.56%                      |
| New England:                |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Connecticut                 | 3.11%                    | 1.68%                         | 1.21%                   | 2.85%                     | 2.86%                 | 3.01%                                 | 2.88%                                | 3.14%                      |
| Maine                       | 2.64%                    | 3.45%                         | 2.43%                   | 3.29%                     | 3.53%                 | 1.51%                                 | 1.99%                                | 1.68%                      |
| Massachusetts               | 3.41%                    | 1.04%                         | 1.31%                   | 2.20%                     | 2.99%                 | 1.84%                                 | 2.16%                                | 2.82%                      |
| New Hampshire               | 3.57%                    | 1.68%                         | 1.03%                   | 3.11%                     | 4.01%                 | 2.16%                                 | 1.84%                                | 3.17%                      |
| Middle Atlantic:            |                          |                               |                         |                           |                       |                                       |                                      |                            |
| New Jersey                  | 3.31%                    | 2.98%                         | 1.44%                   | 2.30%                     | 2.50%                 | 2.74%                                 | 2.71%                                | 3.92%                      |
| New York                    | 1.91%                    | 1.16%                         | 1.10%                   | 2.36%                     | 2.24%                 | 0.96%                                 | 1.48%                                | 1.52%                      |
| Pennsylvania                | 1.28%                    | 2.59%                         | 1.87%                   | 1.85%                     | 1.81%                 | 1.25%                                 | 1.39%                                | 3.04%                      |
| East North Central:         |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Illinois                    | 3.15%                    | 2.57%                         | 1.72%                   | 3.64%                     | 3.53%                 | 2.93%                                 | 3.05%                                | 3.20%                      |
| Indiana                     | 3.33%                    | 2.54%                         | 2.39%                   | 2.11%                     | 2.95%                 | 2.67%                                 | 2.86%                                | 2.66%                      |
| Michigan                    | 1.89%                    | 2.67%                         | 2.33%                   | 2.73%                     | 2.77%                 | 2.36%                                 | 3.07%                                | 3.64%                      |
| Ohio                        | 1.88%                    | 3.24%                         | 1.67%                   | 1.95%                     | 2.12%                 | 1.99%                                 | 2.29%                                | 2.56%                      |
| Wisconsin                   | 3.22%                    | 1.82%                         | 0.92%                   | 3.52%                     | 1.78%                 | 2.41%                                 | 2.52%                                | 2.82%                      |
| West North Central:         |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Iowa                        | 2.50%                    | 2.55%                         | 2.34%                   | 2.29%                     | 2.78%                 | 2.28%                                 | 2.01%                                | 3.48%                      |
| Kansas                      | 2.77%                    | 2.91%                         | 2.68%                   | 2.51%                     | 3.42%                 | 3.06%                                 | 2.20%                                | 4.01%                      |
| Minnesota                   | 1.76%                    | 4.46%                         | 4.36%                   | 3.12%                     | 3.79%                 | 1.88%                                 | 1.39%                                | 2.31%                      |
| Missouri                    | 4.39%                    | 2.45%                         | 1.60%                   | 3.04%                     | 2.62%                 | 4.40%*                                | 3.49%*                               | 4.31%                      |
| Nebraska                    | 2.38%                    | 3.16%                         | 2.16%                   | 3.26%                     | 2.84%                 | 1.94%                                 | 1.85%                                | 1.99%                      |
| South Atlantic:             |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Delaware                    | 2.62%                    | 2.40%                         | 1.25%                   | 4.07%                     | 2.07%                 | 2.37%                                 | 2.16%                                | 2.67%                      |
| Florida                     | 2.10%                    | 2.58%                         | 1.63%                   | 3.39%                     | 2.01%                 | 2.71%                                 | 2.55%                                | 2.06%                      |
| Georgia                     | 3.74%                    | 2.56%                         | 2.20%                   | 4.68%                     | 3.83%                 | 2.86%                                 | 3.12%                                | 3.19%                      |
| Maryland                    | 1.93%                    | 1.85%                         | 1.16%                   | 1.55%                     | 1.34%                 | 1.91%                                 | 2.08%                                | 2.57%                      |
| North Carolina              | 3.05%                    | 2.42%                         | 2.37%                   | 3.76%                     | 3.96%                 | 3.22%                                 | 3.65%                                | 2.57%                      |
| South Carolina              | 3.22%                    | 1.84%                         | 1.93%                   | 3.36%                     | 3.11%                 | 2.09%                                 | 3.09%                                | 3.11%                      |
| Virginia                    | 1.64%                    | 2.22%                         | 2.51%                   | 3.30%                     | 3.40%                 | 1.16%                                 | 1.53%                                | 3.66%                      |
| West Virginia               | 2.74%                    | 1.99%                         | 1.82%                   | 3.48%                     | 3.30%                 | 1.87%                                 | 2.25%                                | 3.87%                      |
| East South Central:         |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Alabama                     | 1.79%                    | 2.35%                         | 2.30%                   | 1.51%                     | 2.31%                 | 2.31%                                 | 1.59%                                | 3.41%                      |
| Kentucky                    | 3.73%                    | 2.12%                         | 2.03%                   | 4.66%                     | 2.60%                 | 3.98%                                 | 3.45%                                | 2.82%                      |
| Mississippi                 | 4.38%                    | 2.39%                         | 2.06%                   | 0.99%                     | 2.63%                 | 2.91%                                 | 2.81%                                | 2.34%                      |
| Tennessee                   | 4.98%                    | 2.81%                         | 1.62%                   | 4.38%                     | 2.22%                 | 3.55%                                 | 3.94%                                | 2.96%                      |
| West South Central:         |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Louisiana                   | 2.56%                    | 1.60%                         | 1.54%                   | 2.66%                     | 3.47%                 | 2.64%                                 | 2.17%                                | 2.31%                      |
| Oklahoma                    | 3.54%                    | 1.46%                         | 1.21%                   | 3.27%                     | 4.52%                 | 2.24%                                 | 2.71%                                | 2.26%                      |
| Texas                       | 2.26%                    | 1.98%                         | 1.44%                   | 2.86%                     | 1.97%                 | 2.42%                                 | 2.46%                                | 2.45%                      |
| Mountain:                   |                          |                               |                         |                           |                       |                                       |                                      |                            |
| Arizona                     | 3.53%                    | 1.33%                         | 0.96%                   | 3.30%                     | 3.48%                 | 3.04%*                                | 2.69%                                | 3.02%                      |
| Colorado                    | 3.39%                    | 2.81%                         | 1.05%                   | 2.49%                     | 2.68%                 | 3.12%                                 | 3.41%                                | 2.54%                      |
| Montana                     | 2.65%                    | 2.90%                         | 3.61%                   | 2.08%                     | 4.01%                 | 3.14%                                 | 3.00%                                | 2.58%                      |
| Nevada                      | 2.74%                    | 1.58%                         | 1.05%                   | 3.02%                     | 1.68%                 | 1.96%                                 | 1.75%                                | 2.18%                      |
| New Mexico                  | 3.25%                    | 2.12%                         | 1.40%                   | 3.13%                     | 2.96%                 | 1.67%                                 | 1.99%                                | 2.92%                      |
| Utah                        | 3.64%                    | 5.36%                         | 5.09%                   | 3.65%                     | 5.24%                 | 2.55%                                 | 2.20%                                | 4.92%                      |
| Wyoming                     | 2.50%                    | 3.00%                         | 2.43%                   | 2.28%                     | 2.34%                 | 1.88%                                 | 2.14%                                | 2.82%                      |
| Pacific:                    |                          |                               |                         |                           |                       |                                       |                                      |                            |
| California                  | 1.00%                    | 0.99%                         | 0.88%                   | 2.15%                     | 2.52%                 | 1.05%                                 | 1.01%                                | 1.61%                      |
| Hawaii                      | 3.63%                    | 2.38%                         | 1.93%                   | 3.33%                     | 3.18%                 | 1.86%                                 | 1.71%                                | 3.22%                      |
| Oregon                      | 2.88%                    | 2.89%                         | 2.06%                   | 4.15%                     | 3.45%                 | 3.38%                                 | 3.21%                                | 3.25%                      |
| Washington                  | 2.95%                    | 2.31%                         | 1.65%                   | 1.54%                     | 2.63%                 | 3.11%                                 | 3.34%                                | 2.11%                      |
| States not shown separately | 3.09%                    | 2.50%                         | 2.21%                   | 3.23%                     | 3.58%                 | 2.64%                                 | 2.35%                                | 2.68%                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.